

Information to identify the case:

Debtor 1 **Anthony J. Puca**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**
Case number: **16-23587-JNP**

Social Security number or ITIN **xxx-xx-7407**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony J. Puca

10/28/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Anthony J. Puca
Debtor

Case No. 16-23587-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 13

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db	+Anthony J. Puca, 116 Holly Drive, Woodbury, NJ 08096-3324
516289775	Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107
516289776	+Citi Financial Servicing, LLC, c/o Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516289777	+First National Credit Card, PO BOX 5097, Sioux Falls, SD 57117-5097
516289779	TD Bank, PO BOX 16027, Lewiston, ME 04243-9513
516289781	+West Deptford Township, Municipal Building, 400 Crown Point Road, Thorofare, NJ 08086-2146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Oct 28 2016 22:38:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 28 2016 22:41:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ecf@usdoj.gov Oct 28 2016 22:41:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516289773	+EDI: TSYS2.COM Oct 28 2016 22:38:00 Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
516289774	+EDI: CAPITALONE.COM Oct 28 2016 22:38:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516289778	EDI: MERRICKBANK.COM Oct 28 2016 22:38:00 Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721
516289780	+EDI: RMSC.COM Oct 28 2016 22:38:00 WalMart, PO Box 96502, Orlando, FL 32896-0001 TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-4
	dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric Clayman	on behalf of Debtor Anthony J. Puca jenkins.clayman@verizon.net
Joseph Marchand	jdmarcband@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
William M.E. Powers	on behalf of Creditor CitiFinancial Servicing LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor CitiFinancial Servicing LLC ecf@powerskirn.com TOTAL: 5